Case 18-32611-KRH Doc 4 Filed 05/20/18 Entered 05/21/18 00:25:02 Desc Imaged

Information to identify the case:						
Debtor 1	Darnell J. Simmons III	Social Security number or ITIN xxx-xx-7458				
	First Name Middle Name Last Name	EIN				
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN				
(Spouse, if filing)		EIN				
United States I	Bankruptcy Court Eastern District of Virginia	Date case filed for chapter 7 5/17/18				
Case number:	18-32611-KRH					

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.					
		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Darnell J. Simmons III			
2.	All other names used in the last 8 years				
3.	Address	6372 Kristy Star Ln. Mechanicsville, VA 23111			
4.	Debtor's attorney Name and address	Seth Jackson Marks Pagano & Marks, P.C. 4510 S. Laburnum Ave. Richmond, VA 23231	Contact phone 804–447–1002 Email: smarksster@gmail.com		
5.	Bankruptcy trustee Name and address	Roy M. Terry Jr. Sands Anderson PC P.O. Box 2188 Richmond, VA 23218–2188	Contact phone (804) 648–1636 Email: <u>rterry@sandsanderson.com</u>		

For more information, see page 2 >

Debtor Darnell J. Simmons III

Case number 18-32611-KRH

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

701 East Broad Street Richmond, VA 23219

Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.

Contact phone 804-916-2400

For the Court:

Location:

Clerk of the Bankruptcy Court: William C. Redden

Date: May 18, 2018

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

June 26, 2018 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219–1885

Filing deadline: August 27, 2018

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from dischargeunder 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

For more information, see page 3 >

Case 18-32611-KRH

Doc 4 Filed 05/20/18 Entered 05/21/18 00:25:02 Desc Imaged Certificate of Notice Page 3 of 4

Debtor Darnell J. Simmons III

Case number 18-32611-KRH

12.	Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13.	Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.
14.	Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non–debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non–debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov)

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same–day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 3

Case 18-32611-KRH Doc 4 Filed 05/20/18 Entered 05/21/18 00:25:02 Desc Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court Eastern District of Virginia

Case No. 18-32611-KRH Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7 User: luedecket Page 1 of 1 Date Rcvd: May 18, 2018 Form ID: 309A Total Noticed: 19

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018. db +Darnell J. Simmons, III, 6372 Kristy Star Ln., Mechanicsville, VA 23111-5024 +Citibank/The Home Depot, +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 +Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207 +Credit Control Corp, Po Box 120568, Newport News, VA 23612-0568 14381033 14381035 +Credit Control Corp, Po Box 120568, Newport News, VA 23612-0568 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57: +Jared/Sterling Jewelers, PO Box 1799, Attn: Bankruptcy, Akron, OH 44309-1799 14381034 14381039 Sioux Falls, SD 57117-5096 14381041 14381042 +Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228 +Mary Washington Hospital, 1001 Sam Perry Blvd., 14381043 Fredericksburg, VA 22401-4453 +US Attorneys Office, Suntrust Building, 919 East Main Street, Suite 1900, Richmond, VA 23219-4625 14382058 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: smarksster@gmail.com May 19 2018 02:37:54 Seth Jackson Marks, Richmond, VA 23231 Pagano & Marks, P.C., 4510 S. Laburnum Ave., E-mail/Text: rterry@iq7technology.com May 19 2018 02:39:38 Roy M. Terry, Jr., tr Sands Anderson PC, P.O. Box 2188, Richmond, VA 23218-2188 14381032 +EDI: CAPITALONE.COM May 19 2018 06:23:00 Capital One, Attn: Bankruptcy, Salt Lake City, UT 84130-0285 14381036 +EDI: DISCOVER.COM May 19 2018 06:23:00 Discover Financial, Po Box 3025, HEDI: DISCOVER.COM May 17 2010 00.23.00

New Albany, OH 43054-3025

+E-mail/Text: bankruptcy.bnc@ditech.com May 19 2018 02:38:40

PO Box 6172, Rapid City, SD 57709-6172

TPS PO Box 10025. 14381037 Ditech. Attn: Bankruptcy. EDI: IRS.COM May 19 2018 06:23:00 P.O. Box 10025, IRS. 14382057 Richmond, VA 23240 EDI: JEFFERSONCAP.COM May 19 2018 06:23:00 14381038 Fingerhut, POBox 2900, Saint Cloud, MN 56395-2900 14381044 E-mail/Text: colleen.atkinson@rmscollect.com May 19 2018 02:39:44 Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235-0000 14381046 E-mail/Text: bkr@taxva.com May 19 2018 02:39:24 Virginia Dept of Taxation, Court Debt Collection, P.O. Box 2402, Richmond, VA 23218-0016 +EDI: VACU.COM May 19 2018 06:23:00 Virginia Credit Union, Attn: Bankruptcy, 14381045 Po Box 90010, Richmond, VA 23225-9010 TOTAL: 10 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** 14381040* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

Roy M. Terry, Jr. rterry@sandsanderson.com, rterry@iq7technology.com;sryan@sandsanderson.com

Seth Jackson Marks on behalf of Debtor Darnell J. Simmons, III smarksster@gmail.com,
hearl@paganomarks.com;smarks@paganomarks.com;btate@paganomarks.com;kdodson@paganomarks.com;mfoley

@paganomarks.com;gcross@paganomarks.com;twest@paganomarks.com
TOTAL: 3